

Fill in this information to identify the case:

Debtor 1 Andrea LaShunta Shacks; aka Andrea LaShunta Washington

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 19-22287-dob

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

The Secretary of Veterans Affairs, An
Name of creditor: Officer of the United States

Court claim no. (if known): 21-1

Last 4 digits of any number you use to
identify the debtor's account:

6 6 9 8**Date of payment change:**

Must be at least 21 days after date
of this notice

01/01/2021**New total payment:**\$ 831.35

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 303.32New escrow payment: \$ 442.43**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Andrea LaShunta Shacks

First Name Middle Name Last Name

Case number (if known) **19-22287-dob****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons

Signature

Date 12/08/2020

Print:

Molly Slutsky Simons

First Name Middle Name Last Name

Title Attorney for Creditor

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-800-327-7861
<https://myloanweb.com/BSI>

Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER: [REDACTED]

011

DATE: 11/18/20



ANDREA SHACKS
548 NYLON ST
SAGINAW, MI 48604

PROPERTY ADDRESS
548 NYLON STREET
SAGINAW, MI 48604

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/01/2021 THROUGH 12/31/2021.

----- ANTICIPATED PAYMENTS FROM ESCROW 01/01/2021 TO 12/31/2021 -----

HOMEOWNERS INS	\$1,465.00
TOWN	\$1,434.55
TOTAL PAYMENTS FROM ESCROW	\$2,899.55
MONTHLY PAYMENT TO ESCROW	\$241.62

----- ANTICIPATED ESCROW ACTIVITY 01/01/2021 TO 12/31/2021 -----

ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$162.63	\$2,572.37
JAN	\$241.62	\$1,465.00	HOMEOWNERS INS	\$1,060.75-	\$1,348.99
FEB	\$241.62	\$1,107.37	TOWN	L1-> \$1,926.50-	L2-> \$483.24
MAR	\$241.62			\$1,684.88-	\$724.86
APR	\$241.62			\$1,443.26-	\$966.48
MAY	\$241.62			\$1,201.64-	\$1,208.10
JUN	\$241.62			\$960.02-	\$1,449.72
JUL	\$241.62			\$718.40-	\$1,691.34
AUG	\$241.62			\$476.78-	\$1,932.96
SEP	\$241.62	\$327.18	TOWN	\$562.34-	\$1,847.40
OCT	\$241.62			\$320.72-	\$2,089.02
NOV	\$241.62			\$79.10-	\$2,330.64
DEC	\$241.62			\$162.52	\$2,572.26

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$2,409.74.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$388.92
ESCROW PAYMENT	\$241.62
SHORTAGE PYMT	\$200.81
NEW PAYMENT EFFECTIVE 01/01/2021	\$831.35

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$483.24.

***** Continued on reverse side *****



Loan Number: [REDACTED]
Statement Date: 11/18/20
Escrow Shortage: \$2,409.74

Important: Please return this coupon with your check.

BSI FINANCIAL SERVICES
314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$2,409.74. I have enclosed a check for:

- ☐ **Option 1:** \$2,409.74, the total shortage amount. I understand that if this is received by 01/01/2021 my monthly mortgage payment will be \$630.54 starting 01/01/2021.
- ☐ **Option 2:** \$_____, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Please make your check payable to: **BSI FINANCIAL SERVICES** and please include your loan number on your check.

***** Continued from front *****

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 12/01/2019 AND ENDING 11/30/2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 12/01/2019 IS:

PRIN & INTEREST	\$388.92
ESCROW PAYMENT	\$303.32
BORROWER PAYMENT	\$692.24

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL		PRIOR PROJECTED	ACTUAL
					STARTING BALANCE	\$910.03	\$7,656.95-
DEC	\$303.32	\$0.00 *		\$1,107.37 *	TOWN	\$1,213.35	\$8,764.32-
JAN	\$303.32	\$0.00 *				\$1,516.67	\$8,764.32-
FEB	\$303.32	\$0.00 *	\$1,046.83		TOWN	\$773.16	A-> \$10,229.32-
FEB				\$1,465.00 *	HOMEOWNERS INS		
MAR	\$303.32	\$0.00 *				\$1,076.48	\$10,229.32-
APR	\$303.32	\$0.00 *				\$1,379.80	\$10,229.32-
MAY	\$303.32	\$250.24 *				\$1,683.12	\$9,979.08-
JUN	\$303.32	\$616.80 *				\$1,986.44	\$9,362.28-
JUL	\$303.32	\$0.00 *				\$2,289.76	\$9,362.28-
AUG	\$303.32	\$616.80 *		\$327.18 *	TOWN	\$2,593.08	\$9,072.66-
SEP	\$303.32	\$308.40 *	\$321.08		TOWN	\$2,575.32	\$8,764.26-
OCT	\$303.32	\$0.00 *	\$2,272.00		HOMEOWNERS INS	T-> \$606.64	\$8,764.26-
NOV	\$303.32	\$308.40 *				\$909.96	\$8,455.86-
	\$3,639.84	\$2,100.64	\$3,639.91	\$2,899.55			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$606.64. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$10,229.32-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

- Any shortage in your escrow account is usually caused by one the following items:
- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
 - A projected increase in taxes for the upcoming year.
 - The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

- A surplus in your escrow account is usually caused by one the following items:
- The insurance/taxes paid during the past year were lower than projected.
 - A refund was received from the taxing authority or insurance carrier.
 - Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
BAY CITY DIVISION**

In Re:

Case No. 19-22287-dob

Andrea LaShunta Shacks
aka Andrea LaShunta Washington

Chapter 13

Debtor.

Judge Daniel S. Opperman

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Notice of Mortgage Payment Change has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on December 8, 2020 to the following:

Andrea LaShunta Shacks, Debtor
548 Nylon Street
Saginaw, MI 48604

Joshua M. Reinert, Debtor's Counsel
ecf@mcreinert.com

Thomas McDonald, Trustee
ecf@mcdonald13.org

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
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Loveland, OH 45140
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Attorney for Creditor